

In re:
Bruce E. Caulder
Debtor

Case No. 20-10742-amc
Chapter 13

District/off: 0313-2
Date Rcvd: May 12, 2025

User: admin
Form ID: 206

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 14, 2025:

Recip ID	Recipient Name and Address
db	+ Bruce E. Caulder, 5200 Hilltop Drive, Brookhaven, PA 19015-1204
14463189	+ Bruce Caulder Sr., 113 Paladin Drive, Wilmington, DE 19802-1720
14466163	+ Franklin Mint Federal Credit Union, Klehr Harrison Harvey Branzburg LLP, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
14478436	+ Franklin Mint Federal Credit Union, Robert J. Crawley, Esquire, 1835 Market Street, Ste 1400, Philadelphia PA 19103-2945
14466161	+ Franklin Mint Federal Credit Union, c/o Corinne Samler Brennan, Esq., Klehr Harrison Harvey Branzburg LLP, 1835 Market Street, Suite 1400, Philadelphia, PA 19103-2945
14463198	+ Granite State Management & Resources, 4 Barrell Ct., Concord, NH 03301-8543
14463203	+ Penn Medicine, 3400 Civic Center Blvd., Philadelphia, PA 19104-5127
14463204	Pennsylvania Department of Revenue, Attn: Bankruptcy, 3 Revenue Place, Harrisburg, PA 17129-0003
14617869	+ PennyMac Loan Services, LLC, c/o Marisa Myers Cohen, Esq., McCabe, Weisberg & Conway, LLC, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060
14483553	Pennymac Loan Services, LLC, C/o Mario J. Hanyon, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
14463206	+ Sun East Federal Credit Union, 4500 Pennell Road, Aston, PA 19014-1862
14463207	+ Susan Curran, 174 Laurie Lane, Philadelphia, PA 19115-2707
14463209	+ Thomas Caulder, 113 Paladin Drive, Wilmington, DE 19802-1720

TOTAL: 13

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14463186	+ Email/Text: bncnotifications@pheaa.org	May 12 2025 23:57:00	Aes/suntrust Bank, Pob 61047, Harrisburg, PA 17106-1047
14463187	+ Email/Text: creditcardbkcorrespondence@bofa.com	May 12 2025 23:57:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
14479790	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 12 2025 23:57:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14463188	+ Email/Text: BarclaysBankDelaware@tsico.com	May 12 2025 23:57:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
14463193	Email/Text: Bankruptcy.RI@Citizensbank.com	May 12 2025 23:57:00	Citizens Bank, One Citizens Plaza, Providence, RI 02903
14481234	+ Email/PDF: ebn_ais@aisinfo.com	May 12 2025 23:58:30	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14463190	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 13 2025 00:09:26	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
14463191	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2025 00:10:04	Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14463192	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2025 00:10:12	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
14463199	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 12 2025 23:57:00	Department of Treasury, Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14463194	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com		

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		May 12 2025 23:58:28	Dept Of Ed/sallie Mae, Po Box 9635, Wilkes Barre, PA 18773-9635
14463195	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 12 2025 23:57:00	Elan Financial Service, Cb Disputes, Saint Louis, MO 63166
14463196	Email/Text: FirstmarkAccountMa@firstmarkservices.com	May 12 2025 23:57:00	Fm/citizens/nelnet, 121 South 13th Street, Lincoln, NE 68508
14463197	Email/Text: MemberSolutionsBankruptcyNotification@fmfcu.org	May 12 2025 23:57:00	Franklin Mint Fcu Il, 5 Hillman Drive, Chadds Ford, PA 19317
14483034	+ Email/Text: RASEBN@raslg.com	May 12 2025 23:57:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14463200	+ Email/PDF: ais.chase.ebn@aisinfo.com	May 12 2025 23:58:11	Jpmcb Card, Po Box 15369, Wilmington, DE 19850-5369
14463201	+ Email/PDF: bankruptcy_prod@navient.com	May 12 2025 23:58:30	Navient Solutions Inc, Po Box 9500, Wilkes Barre, PA 18773-9500
14463202	+ Email/Text: EBN@edfinancial.com	May 12 2025 23:57:00	Nhhelc/gsm&r, Po Box 3420, Concord, NH 03302-3420
14700765	^ MEBN	May 12 2025 23:56:25	PENNYSMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14463205	+ Email/PDF: ebnotices@pnmac.com	May 13 2025 00:10:04	Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
14463206	+ Email/Text: collections@suneast.org	May 12 2025 23:57:00	Sun East Federal Credit Union, 4500 Pennell Road, Aston, PA 19014-1862
14463208	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 12 2025 23:58:28	Syncb/car Care Mavis T, C/o Po Box 965036, Orlando, FL 32896-0001
14491268	+ Email/PDF: ebn_ais@aisinfo.com	May 12 2025 23:58:29	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14481823	*+	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 14, 2025

Signature: /s/Gustava Winters

District/off: 0313-2

User: admin

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 12, 2025 at the address(es) listed below:

Name	Email Address
CORINNE SAMLER BRENNAN	on behalf of Creditor Franklin Mint Federal Credit Union cbrennan@klehr.com scmcginly@klehr.com;nyackle@klehr.com
DENISE ELIZABETH CARLON	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmllawgroup.com
MARIO J. HANYON	on behalf of Creditor Pennymac Loan Services LLC wbefc@brockandscott.com, mario.hanyon@brockandscott.com
MARISA MYERS COHEN	on behalf of Creditor PennyMac Loan Services LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
MICHAEL ALAN SIDDONS	on behalf of Debtor Bruce E. Caulder msiddons@siddonslaw.com heath@casedriver.com;casedriverecf@casedriver.com;siddonsmr96394@notify.bestcase.com;casedriverecfg@gmail.com;ecf@casedriver.com;izak@casedriver.com
POLLY A. LANGDON	on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
THOMAS SONG	on behalf of Creditor Pennymac Loan Services LLC tomysong0@gmail.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In Re: Bruce E. Caulder

Case No: 20-10742-amc

Debtor(s)

***NOTICE OF CHAPTER 13 CASE CLOSED
WITHOUT DISCHARGE***

All creditors and parties in interest are notified that the above-captioned case has been closed without entry of discharge for the reason(s) indicated below.

- Debtor did not file certification of completion of instructional course concerning personal financial management.
- Debtor has not certified that all domestic support obligations due have been paid.
- Debtor has a prior discharge and is not eligible for a discharge in this case.

For The Court

Dated: 5/12/25

Timothy B. McGrath
Clerk of Court